

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
HARRISBURG DIVISION**

In re: CHRISTOPHER J. CORNETT	§	Case No. 1:19-bk-02781
ANGELA M. CORNETT	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 06/27/2019.
- 2) The plan was confirmed on 04/10/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 05/28/2021, 06/23/2021, 07/30/2024, 09/18/2024, 10/15/2024.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 05/12/2021.
- 5) The case was completed on 10/28/2024.
- 6) Number of months from filing or conversion to last payment: 64.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$23,544.00.
- 10) Amount of unsecured claims discharged without full payment: \$45,907.05.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor(s)	\$ 142,345.50	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 142,345.50

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 5,060.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 10,588.66	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 15,648.66
Attorney fees paid and disclosed by debtor(s):	\$ 462.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
NICHOLAS G PLATT, ESQUIRE	Lgl	0.00	NA	NA	5,060.00	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	2,245.58	2,245.58	74.55	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	1,116.70	1,116.70	37.06	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	636.96	636.96	21.14	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	424.76	424.76	14.10	0.00
QUANTUM3 GROUP, LLC	Uns	1,561.00	1,561.90	1,561.90	51.84	0.00
QUANTUM3 GROUP, LLC	Uns	241.00	256.18	256.18	8.50	0.00
RESURGENT CAPITAL SERVICES	Uns	2,528.00	2,528.73	2,528.73	83.93	0.00
SANTANDER CONSUMER USA	Sec	30,873.88	31,358.18	0.00	0.00	0.00
SANTANDER CONSUMER USA	Sec	20,418.00	21,080.66	0.00	0.00	0.00
SANTANDER CONSUMER USA	Uns	0.00	3,163.44	3,163.44	105.00	0.00
CAPITAL ONE BANK	Uns	2,207.00	1,955.61	1,955.61	64.90	0.00
INTERNAL REVENUE SERVICE	Pri	5,000.00	13,276.39	12,678.81	12,678.81	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	13,276.39	597.58	19.83	0.00
BECKET & LEE	Uns	0.00	3,638.59	3,638.59	120.76	0.00
BECKET & LEE	Uns	19,356.00	19,356.36	19,356.36	642.45	0.00
COMMONWEALTH OF	Pri	1,040.15	1,058.57	852.07	852.07	0.00
COMMONWEALTH OF	Uns	0.00	1,058.57	206.50	6.85	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
RESURGENT CAPITAL SERVICES	Sec	0.00	2,024.48	0.00	0.00	0.00
AIS PORTFOLIO SERVICE, LP	Uns	695.00	682.20	682.20	22.64	0.00
QUANTUM3 GROUP, LLC	Uns	562.00	562.99	562.99	18.68	0.00
QUANTUM3 GROUP, LLC	Uns	1,633.00	1,633.51	1,633.51	54.22	0.00
MIDLAND CREDIT MGMT;	Uns	0.00	1,171.57	1,171.57	38.89	0.00
MIDLAND CREDIT MGMT;	Uns	0.00	613.62	613.62	20.37	0.00
MIDLAND CREDIT MGMT;	Uns	0.00	1,926.75	1,926.75	63.95	0.00
CITIBANK, N.A.	Uns	1,013.00	1,013.30	1,013.30	33.63	0.00
WELLS FARGO	Uns	5,419.00	5,419.91	5,419.91	179.89	0.00
PORTFOLIO RECOVERY	Uns	3,325.00	3,286.96	3,286.96	109.09	0.00
NAVIENT	Uns	84,030.00	85,694.99	85,694.99	2,844.25	0.00
CITIBANK, N.A.	Uns	372.00	372.67	372.67	12.37	0.00
PORTFOLIO RECOVERY	Uns	2,907.00	2,871.62	2,871.62	95.31	0.00
RUSHMORE SERVICING	Sec	0.00	NA	NA	0.00	0.00
MEMBER FIRST FED. CREDIT	Sec	13,600.00	15,695.15	0.00	0.00	0.00
ALLY FINANCIAL	Sec	15,690.00	16,600.51	0.00	0.00	0.00
RUSHMORE SERVICING	Con	0.00	NA	NA	82,348.42	0.00
RUSHMORE SERVICING	Sec	187,556.00	191,580.89	26,073.34	26,073.34	0.00
CAPITAL ONE	Uns	5,820.00	NA	NA	0.00	0.00
TRANSWORLD	Uns	168.00	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 82,348.42	\$ 82,348.42	\$ 0.00
Mortgage Arrearage	\$ 26,073.34	\$ 26,073.34	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 108,421.76	\$ 108,421.76	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 13,530.88	\$ 13,530.88	\$ 0.00
TOTAL PRIORITY:	\$ 13,530.88	\$ 13,530.88	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 142,938.98	\$ 4,744.20	\$ 0.00

Disbursements:

Expenses of Administration	\$ 15,648.66	
Disbursements to Creditors	\$ 126,696.84	
TOTAL DISBURSEMENTS:		\$ 142,345.50

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 02/21/2025

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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